



# Privacy Act Authorisations

## CIT Credit Pty Limited

### Providing information to credit reporting agencies

CIT Credit Pty Limited (A.B.N 92 080 151 266) takes reasonable steps to protect your personal information. We will use your personal information for (a) assessing your application for the facility that you have applied for; (b) managing the facility; (c) and any related purpose.

Your personal information may be disclosed to a credit reporting agency, our related corporations, legal advisers, collection agencies, your nominated referees, our service providers and any other person you would reasonably expect that we disclose your personal information to. In order to use and disclose your Credit Information and other personal information to CIT's Affiliates and the other third parties as described above CIT may transfer it to persons or entities located in countries outside Australia, which may not have laws comparable to the Privacy Act to protect such personal information. The provision of your personal information is required to allow us to assess your application. If you would like access to the personal information about you that we hold, contact our Privacy Officer by writing to The Privacy Officer, CIT Credit Pty Ltd, Locked Bay 985, North Sydney NSW 2059 or e-mail to [privacy.officer@cit.com](mailto:privacy.officer@cit.com).

### Authorisation and Consent Form

To CIT Credit Pty Limited and any other person having an interest in the management, insurance or funding of these facilities. The Applicant/s and any Guarantor/s agree that for the purpose of assessing our credit worthiness in connection with the assessment funding or management of any credit facilities you may do any one or more of the following at any time.

#### 1. Consumer information

Collect and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.

#### 2. Commercial credit information

Collect and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.

#### 3. Collection of overdue payments

Collect and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us

#### 4. Provide information to a mortgage insurer

Use and disclose information to mortgage insurers to assess the risk of providing mortgage insurance or to assess the risk of default.

#### 5. Exchange of information between credit providers

Collect from and use or disclose to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.

#### 6. Exchange of information adviser

Collect from and use or disclose to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be

provided to me/us any consumer or commercial credit information.

#### 7. Provide information to credit reporting agencies

Disclose to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that we are a current credit provider to you; payments which become overdue more than 60 days, and for which collection action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specific circumstances, that in our opinion you have committed a serious credit infringement; and that credit provided to you by us has been paid or otherwise discharged.

#### 8. Provide information for securitisation

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation

#### 9. Provide information to Guarantors

Disclose information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

#### 10. Verification

Verify my application details with my employer, estate agent or other referee.

Agent Consent: I/we authorise \_\_\_\_\_, an employee of \_\_\_\_\_ to act as my/our agent to seek finance from CIT Credit Pty Ltd.

#### Politically Exposed Persons:

Are you now or have you ever been a member or official of a foreign government, foreign political party or foreign government owned business? Yes  No

Have you ever been closely associated (personally or professionally) with such a person? Yes  No

By signing below I/we acknowledge that the Privacy Act Authorisations referred to above shall continue in full force and effect until all credit made available to me/us for credit has been discharged in full. I/we declare the information in the Agent Consent and Politically Exposed Persons sections to be true and correct.

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_